

CM/ECF 4.0-4.2 Upgrade Information for Creditor Filers

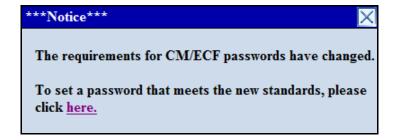
- I. Password Security
- II. Proofs of Claim
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Password Security

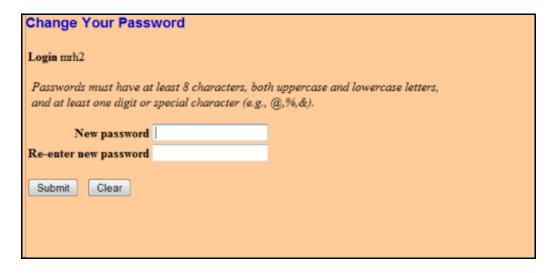
Password security has been improved. All CM/ECF passwords must be changed to meet the new standard. The new standard for passwords contains a minimum of 8 characters, and must include both upper and lower case alphabetic characters. In addition, the new password must contain at least one digit or special character (e.g., 0 - 9, @, #, \$,%, &, *).

There is also a new lockout feature for invalid login attempts. After five invalid login attempts on a particular account, the account is locked out for five minutes. After the timeout period, if an invalid password is given for the account, a new timeout period is started. Every additional invalid password entered after a timeout will increase the duration of the next timeout. This lockout feature is applicable to **all** CM/ECF users.

The first time a user logs in after the court has implemented release 4.1, the following message will appear:



The user can click the **X** at the top and proceed with CM/ECF. However, this message will appear at each login until the password is changed. If the user clicks <u>here</u>, the Change Your Password screen will appear:



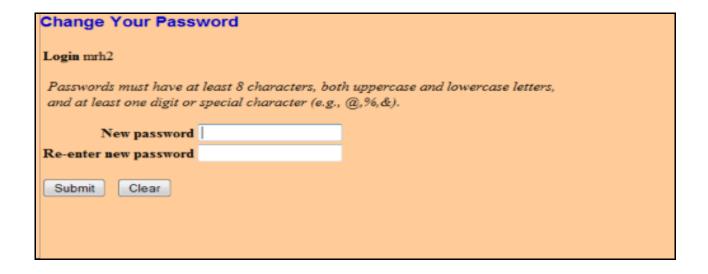
If users changed to a stronger password prior to the upgrade, that password can be re-used.

Password Security

The option to change your password under Utilities/Maintain Your ECF Account has been changed. To change a password after the first requirement, users will go to **Utilities/Change Your Password**.



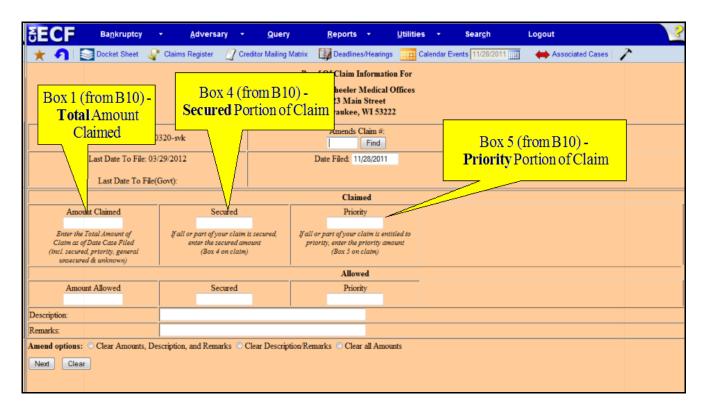
Once you click on **Change Your Password**, you will see this screen:



Change your password in accordance to the new standard and select "Submit."

Users with CM/ECF Login and Password

The CM/ECF screens will incorporate the changes made to the B10 Proof of Claim form revised on December 1, 2011 (implemented in the Eastern District of Wisconsin on Monday, December 5, 2011).



Only three amounts are being collected in the data entry.

- Total amount of claim.
- Secured portion of the claim.
- Priority portion of the claim.

It is possible that the Secured and Priority amounts may not equal the total Amount Claimed. There is no longer a box in CM/ECF to enter the unsecured portion of a claim.

Users of the "File a Claim On-Line" Application

Users will notice some minor changes made to enhance the use of the application and to ensure the court is capturing the correct data pursuant to the revised Proof of Claim (B10) form dated December 2011. Please review the instructions for the updated Proof of Claim form. Most notably, if no amount is listed in Box 1, the user will receive an error message and not be able to submit claim until an amount is entered into Box 1.

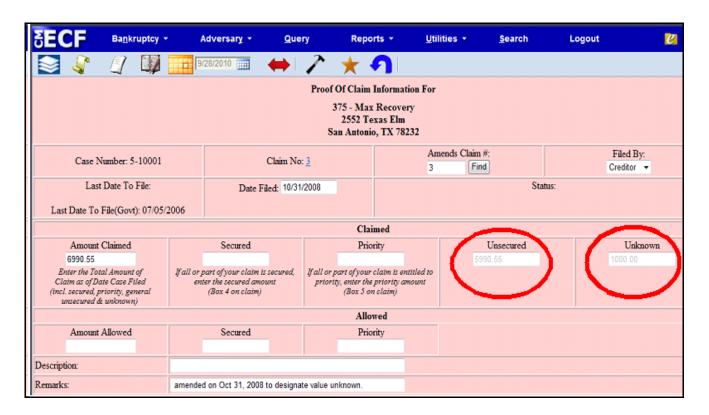
1.	1. Amount of Claim as of Date Case Filed: \$	
	If all or part of your claim is secured, complete item 4.	
	If all or part of your claim is entitled to priority, complete item 5.	
	Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.	

Excerpt from B10 form regarding Box 1:

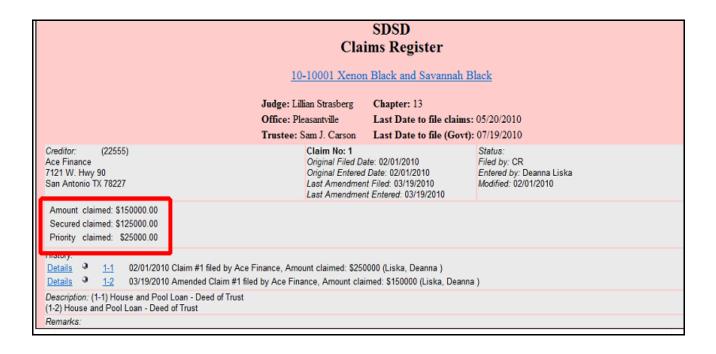
"1. Amount of Claim as of Date Case Filed: **State the total amount owed to the creditor on the date of the Bankruptcy filing.** Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim."

Users will still have the ability to attach supporting documentation to the claim. Be sure to continue to redact personal information in compliance with Rule 9037 of the Federal Rules of Bankruptcy Procedure.

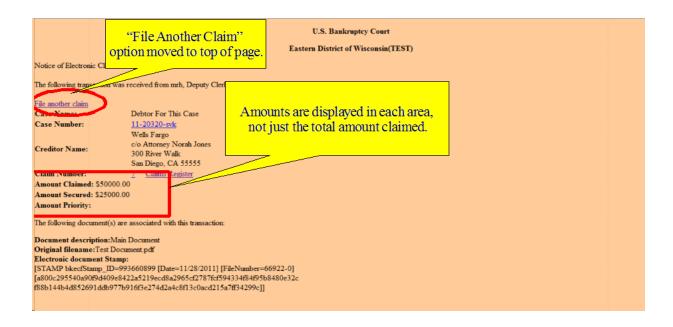
Existing claims filed will be converted, meaning that unsecured and unknown amounts previously entered will be greyed out and will remain for historical purposes only.



The appearance of the Claims Register will also change, only displaying the total Amount Claimed, Secured Claimed, and Priority Claimed for <u>new</u> claims filed.



The Notice of Electronic Filing (NEF) will display the amounts in each area instead of just the total amount claimed.



How will the Bankruptcy Clerk's Office handle the revised Proof of Claim forms?

<u>Internally filed Proof of Claim forms</u> - Case managers will extract dollar amounts directly from:

Box 1 - Amount of Claim (Total)

Box 4 - Secured Portion of Claim

Box 5 - Priority Portion of Claim

Case managers will <u>not</u> complete any adding or subtracting to determine the total amount of the claim (if the claimant does not list a dollar amount in Box 1).

Externally filed Proof of Claim forms - Case managers will continue to perform quality assurance of all claims filed with the clerk's office to ensure the claim is filed in the correct case, the claim displays the correct case number, and that the claim (and attachments) do not contain personal information. The case managers **will not** change any dollar amounts if incorrectly entered into CM/ECF. Although a comparison will be made from the Proof of Claim form itself to the data entry, if there is a discrepancy in the dollar amounts, the case manager will make a remark in the Claims Register as to the discrepancy.

Mortgage Payment Modifications

Rule 3002.1 becomes effective December 1, 2011 and will be implemented in the Eastern District of Wisconsin on Monday, December 5, 2011. This rule is for the protection of the debtor and the creditors' interest in the event of changes to the mortgage payments under the plan that affect Chapter 13 debtors. This rule provides for Chapter 13 debtors to cure a default and maintain payments on their principal residence during the plan.

This rule applies to claims that are (1) secured by a security interest in the debtor's principal residence; and (2) provided for under 1322(b)(5) of the Code in the debtor's plan.

This rule will aid in the implementation of 11 U.S.C. 1322(b)(5), which permits a Chapter 13 debtor to cure a default and maintain payments on a home mortgage over the course of the debtor's plan. It applies whether the trustee or the debtor is the disbursing agent for the post-petition mortgage payments. If the post-petition payment obligation changes over time, notice of any change in the payment needs to be conveyed to the debtor and the trustee. Timely notice of these changes will permit the debtor or trustee to challenge the validity of any charges, if applicable, and to adjust the post-petition mortgage payments to cover any undisputed charges. The process also provides a way for the mortgage creditor to inform the debtor of changes in post-petition payment obligations without fearing that they will violate the automatic stay.

Creditors will file three new supplements to a Proof of Claim:

- Notice of Mortgage Payment Change (Bankruptcy/Claim Actions)
 If there is a change in payment, including any change that results from an interest rate or escrow account adjustment, the creditor must file and serve on the debtor, debtor's attorney, and trustee.
- Notice of Postpetition Mortgage Fees, Expenses, and Charges (Bankruptcy/Claim Actions)
 The rule also requires the creditor to file and serve on the debtor, debtor's attorney, and trustee an itemized notice of any post-petition fees, expenses, and charges that the creditor asserts are recoverable from the debtor or against the debtor's principal residence (e.g., inspection fees, late charges, attorney's fees).
- Response to Notice of Final Cure Payment (Bankruptcy/Claim Actions)

 This document must be filed and served on the debtor, debtor's attorney, and trustee indicating (1) whether the creditor agrees the debtor has paid in full the amount required to cure the default on a claim; and (2) whether the debtor is otherwise current on all payments consistent with 1322(b)(5).

These new events are <u>supplements</u> to a Proof of Claim and <u>will only</u> appear on the Claims Register, not on the public docket. There will be no document number associated with these documents, only a link named, "<u>doc</u>." This link will appear on the Notice of Electronic Filing (NEF).

Mortgage Payment Modifications

We have also created several new events for the **trustees**:

- Notice of Final Cure Mortgage Payment (will only appear on Claims Register) (Bankruptcy/Claim Actions)
- Motion to Determine Mortgage Fees and Expenses (Bankruptcy/Motions-Applications)
- Motion to Determine Final Cure and Mortgage Payment Rule 3002.1 (Bankruptcy/Motions-Applications)

Please see the Attachment for a more detailed break down regarding the Mortgage Payment Modifications (minus pages only relevant to Court users) as provided by the Office of Information Technology, Systems Deployment and Support Division, Training Branch.

Noticing

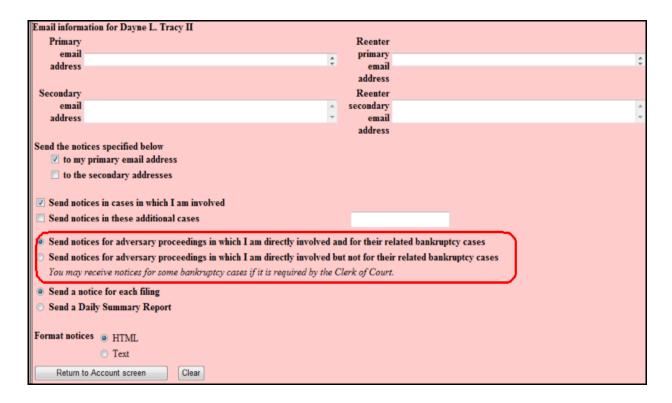
E-Mail Addresses

When updating e-mail addresses in user accounts, users will be prompted to enter both primary and secondary email addresses twice; the address is not saved until the fields match.

Reminder - it is imperative that CM/ECF Account information is always current. Please refer to our Bounced Email Policy outlined in the CM/ECF Administrative Procedures.

Opportunity to Decline Notices of Electronic Filing

Attorneys who represent parties in an adversary proceeding now have the option to choose whether they want e-mail notifications of bankruptcy activity if they have no direct involvement in the bankruptcy case. Currently, these attorneys receive all e-mail notifications from both cases. In the menu selection "Maintain Your ECF Account," "Email information," attorneys can select this new option to decline notification for related bankruptcy cases.



Noticing

Combining Noticing Recipients on BNC Certificates of Notice

When a pleading is noticed through the Bankruptcy Noticing Center (BNC) and by CM/ECF Notices of Electronic Filing (NEF), users will no longer have to look in two locations to determine who was noticed. The BNC Certificate of Notice will display noticing activity for both methods. Case participants who were noticed in CM/ECF by electronic mail will be appended to the BNC Certificates of Notice.

Terminated Parties

Previously, when a party was terminated, the terminated party did not receive notice of the event. Now the terminated party is included in the noticing list for that one event.

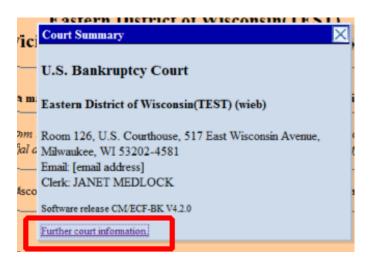
RSS Feed

External users will be given the opportunity to subscribe to a Really Simple Syndication (RSS) Feed, which will allow that user to have links to the docket sheet and documents. A standard RSS reader is not provided with CM/ECF, but the software supports the readers included with the standard supported browsers (e.g., Internet Explorer, Firefox).

The first step to subscribe to the RSS Feed is to click the CM/ECF logo at the top left portion of the CM/ECF main page.



Court Summary screen will appear. Next, click the **Further court information** link.



A

RSS Feed

The top portion of the Court Information screen displays here. Next, click the **Entries made in the last** 12 hours - Public Users link.

Court Information			
Court Details			
Court's Name	Eastern District of Wisconsin(TEST)		
Software Version	CM/ECF-BK V4.2.0		
ECF Go Live Date	[CM/ECF date]		
Maximum PDF File Size (MB)	91		
Maximum Merge Document Size (MB)	1		
RSS Feed Docket entries of type: all	Entries made in the last 12 hours - Public Users		
PDF/A Compliance Required	u.		

Some courts may select to activate only some event types to appear in the feed; however, the Eastern District of Wisconsin has activated <u>all</u> types of events. An entry will be made to the RSS Feed every time a docket entry is made. Clicking on the link displays brief details of recent events in the case, along with a list of event types that have been activated by the court, as shown below:

Eastern District of Wisconsin(TEST) - Recent Entries Docket entries of type: all 11-20320-svk Debtor For This Case Tuesday, November 29, 2011 1:22 PM Type: bk Office: 2 Chapter: 13 Trustee: Grace, Michelle [Notice of Final Cure Mortgage Payment] (3) 11-20320-svk Debtor For This Case Tuesday, November 29, 2011 1:16 PM Type: bk Office: 2 Chapter: 13 Trustee: Grace, Michelle [Notice of Post Petition Mortgage Fees, Expenses, and Charges] (doc) 11-20320-svk Debtor For This Case Tuesday, November 29, 2011 1:10 PM Type: bk Office: 2 Chapter: 13 Trustee: Grace, Michelle [Notice of Mortgage Payment Change] (doc) 11-20001-svk Amy L. Westrich Tuesday, November 29, 2011 1:04 PM Type: bk Office: 2 Chapter: 7 Trustee: Bear, Panda [Notice of Final Cure Mortgage Payment]

RSS Feed

At any given time, the feed displays all entries (listed at the top of the RSS Feed output) that have been docketed within the last 12 hours.

From the screen shown above, you may subscribe to the feed if you have configured third-party software.

There is no fee for the initial RSS Feed report. However, if you click on the case number hyperlink to view the docket sheet, or the document number hyperlink to view the document, you will be prompted to log into PACER, and will incur the standard PACER fees for any information accessed through CM/ECF.